

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Rutherford, Bruce et al. Customer No. : 21003
Serial No. : 10/560,192 Confirmation # : 2921
Filed : 10/29/2007 Group Art Unit : 3685
Examiner : WINTER, John M.
For : Customer Authentication in E-Commerce Transactions

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is in response to the Office Action dated February 9, 2011. Applicants further submit a request for a one-month extension of time, along with the required fee.

Amendments to the Claims begin on page 2.

Remarks begin on page 9.